

Work-family Balance: A Case Analysis of Coping Strategies Adopted by Nigerian and British Working Mothers

Abstract

Purpose – Given the reality that working mothers experience difficulties in achieving work-family balance as a result of the social restrictions that arise from parenting combined with career goals, this article explores the various coping strategies that are employed by working mothers in the cities of London (UK) and Lagos (Nigeria).

Methodology – Semi-structured interviews were conducted with 72 mothers who worked in banks in London (UK) and Lagos (Nigeria). Thematic analysis and investigator triangulation are used.

Findings – The findings reveal various coping strategies that are used by working mothers in the cities of Lagos and London. The article also unearths the efficiency and the shortcomings of the use of au pairs among British working mothers and the similarities and disparities of such use compared to the traditional use of housemaids in Nigeria.

Originality/value – This article contributes to existing work-family balance literature by exploring coping strategies of working mothers as a result of socio-cultural and institutional differences in the UK and Nigeria.

Keywords: Work-family balance, working mothers, coping strategies, [Nigerian](#), [British](#)

Introduction

With a particular focus on Nigerian and British female employees who have childcare needs and responsibilities, the purpose of this paper is to examine the various coping strategies that are used by working mothers in terms of achieving a desirable work-family balance (WFB). The issue of WFB has been identified as a major problem for working mothers (Aryee et al., 1999; Ng, Fosh and Naylor, 2002) and has received increased attention from organisational researchers over the years (Grzywacz and Marks, 2000; Valk and Srinivasan, 2011). This is because women (specifically female single parents) continue to engage in paid employment in order to provide sufficient resources for their families. This trend exists among British and Nigerian women who are in paid employment and are also involved in other economic activities in addition to their traditional responsibilities as home managers (Okonkwo, 2012; Inman, 2015). For instance, Okojie (2000) noted that approximately 38.1% of women are involved in paid employment (both in public and private sectors) in Nigeria. Furthermore, Ekwe (1996) noted that women have become the pillars of trading and merchandise, subsistence agricultural business activities, and cottage industries in Nigeria. In addition, they have also been involved in various levels of governmental and organisational management. Women also head various federal government parastatals and are involved in policy-making. These positions have hitherto been regarded as masculine preserves (Okojie, 2000). Furthermore, the office for National Statistics (2013) confirmed a rising number of women in employment in the UK (67% of women aged 16-64) were found to be employed. In addition, there were around 7.7 million women who had dependent children in the UK in 2014 and approximately 70% of these women were in employment (Office for National Statistics, 2014). In essence, both British and Nigerian women are well-represented in different professions in addition to their primary roles as homemakers. The fact that these women are working mothers who combine careers with familial

responsibilities means that they may encounter more work-family balance challenges than their male counterparts/husbands. This may well be the reason why many work-family researchers argue that managing work and familial responsibilities remains the most significant challenge that confronts female employees (Welter, 2004; Noor, 2004; Guendouzi, 2006).

What do researchers know about WFB coping strategies? Much of the attention in this area of study (over the past few decades) has been focused on work-family conflict (Kreiner, Hollensbe and Sheep, 2009). According to MacDermid (2005), over 180 articles have been published on the subject of work-family conflict. Whilst we now understand the problems that surround work-family conflict, we are far from providing sufficient empirical research that investigates the various methods/strategies that are employed by working mothers in order to manage the challenges of WFB. Therefore, an important objective of this article is to examine the various coping strategies that are employed by working mothers to achieve desirable WFB. These strategies will be analysed separately in terms of what is obtainable for working mothers in London (UK) and Lagos (Nigeria). London and Lagos have been chosen because there is a high percentage of working mothers and they represent the financial hubs of their respective countries. This article has been designed to contribute to the WFB literature, with specific reference to working mothers. Another objective of this article is to uncover the differences and similarities between the various coping strategies that are employed by working mothers in the two countries. [The key research question is: What are the various coping strategies employed by working mothers to achieve desirable WFB?](#) This will help to reveal the ambiguities and incompatibilities in terms of the different coping strategies. It will also help working mothers in the two cities to learn about different coping strategies that may be adopted in order to help them combine their work demands and familial responsibilities. In order to achieve these objectives,

72 working mothers who work in banks London and Lagos were surveyed. This article is in response to the country-specific research call made by scholars (Epie and Ituma, 2014; Adisa, Mordi and Mordi, 2014).

The Perspective of WFB

Work and family are probably the two most important aspects of human life. This is why WFB research has dominated organisational studies (Grzywacz and Marks, 2000; Parasuraman and Greenhaus, 2002). The importance of WFB for both employers and the employees cannot be overstated (Adisa, Mordi and Mordi, 2014). This is because a desired balance between the two constructs will enhance job satisfaction, employee performance, organisational commitment, and enrich productivity (Poelmans, O'Driscoll and Beham, 2005; Lapierre et al., 2008). Research such as that of Halpern (2005) and Greenhaus, Collins and Shaw (2003) have also highlighted the importance of WFB in terms of enhancing employee well-being and being a lynchpin for a healthy and well-functioning society. However, definitions of the term “WFB” are numerous and this makes a single unified definition somewhat elusive. According to Grzywacz and Carlson (2007), WBF is defined as finding leverage by satisfactorily negotiating both work and family domains. Clark (2000) defined WFB as the extent to which individuals are equally engaged in and satisfied with their work and family roles. In contrast, for Voydanoff (2005), WFB is a global assessment on how work resources meet family demands and how family resources meet work demands such that participation is effective in both domains.

This study defines WFB as the extent to which an individual is happy and experiences a satisfactory equilibrium between their work and family roles. This definition has been chosen because of the importance of the phrase “satisfactory equilibrium” and the word “happy”, which have been included in prior definitions. The word “balance” according to Osoian, Lazar and

Ratiu (2011) does not mean allotting an equal amount of time and energy to the two domains; rather, it means a satisfactory level of involvement in the two domains. Furthermore, it is essential to note that employees differ in needs, wants, and family composition. WFB matters remain a core issue that is paramount to human resource development (HRD). This is because the absence of a balance between work and family roles results in work-family conflict (Noor, 2002) with organisational outcomes such as high turnover (Kossek and Ozeki, 1999), a high level of employee absence from work due to sickness (Jansen et al. 2006), and reduced performance at work (Greenhaus, Tammy and Spector, 2006; Butler and Skattebo, 2004). This evidence indicates that the issue of WFB is important in HRD and resides at the core of HRD's primary functions (Grzywacz and Carlson, 2007).

It is, however, pertinent to note that female employees bear the heaviest consequences of the need to combine work and family roles (Adisa, Mordi and Mordi, 2014); even though the issue of WFB affects both genders. Women are engaged in paid employment for different reasons. Some work to augment their family's financial means, while others work to actualise the self-fulfilment and self-independence that paid employment usually brings. However, this creates some level of intrusiveness into some women's domestic responsibilities. For instance, in a case of over 3,000 dual-earner Canadians, Higgins, Duxbury and Lyons (2010) found that family demands were stronger predictors of role overload for women than their male counterparts and that the women employed various coping mechanisms to deal with the high demands of work and family life. There are also reports that confirm that British working mothers are struggling to cope with their heavy work and family demands and they therefore engage in various coping strategies to balance these two important aspects of their lives (Noor, 2004). Sub-Saharan African working mothers are involved in paid employment (Aryee, 2005) without any

corresponding decrease in their domestic responsibilities. Therefore, coping strategies have been identified as an important means of easing work and family burdens in parts of Africa (Amao-Kehinde and Amao-Kehinde, 2010).

Coping Strategies

Since World War II, women participation in the labour market has substantially been on the increase (OECD, 2008). This phenomenon is often referred to as feminisation of labour force (Jenson, Hagen and Reddy, 1998). During the post-war period, social and family policies were designed and targeted at protecting the male breadwinners who had lost their income as a result of sickness, unemployment etc. (Boje and Ejrnaes, 2012). Today family policies have to reflect a more diversified structure of social and family needs. This is because there is a growing problem of reconciling work and family life, specifically for women with children and adults for whom they must care (Taylor-Gooby, 2004). For example, as in Nigeria and many other African countries, women are now actively involved in shouldering the responsibilities of the family economic providers/breadwinners (Okonkwo, 2012; Mokomane, 2012). Similarly, research by the Institute for Public Policy Research (IPPR, 2013) indicates that there is a huge rise in the number of women who are family breadwinners in Britain. This situation exposes numerous working mothers to the possibility of role conflict when trying to combine work and familial responsibilities. Evidence in the literature suggests that active involvement in work and family roles inevitably fuels work-family conflict, specifically for working mothers (Aryee, 2005; Emslie, Hunt and Macintyre, 2004; Amao-Kehinde and Amao-Kehinde, 2010). However, an overwhelming number of studies have argued that coping strategies can mediate the relationship between work demands and family responsibilities, role experiences, and outcomes (Voydanoff, 2002; Frone, Yardley and Markel, 1997; Lazarus and Folkman, 1984). Voydanoff (2002) argued

that the harmonious relationship between work-family interface and deriving satisfactory outcomes can be harnessed through various mediating mechanisms. In other words, the effects of work-family interface can be moderated by the use of coping strategies. Coping has been defined by Herbst, Coetzee and Visser (2006, p. 12) “as an effort to create conditions that permit an individual to continue moving towards desired goals... coping is a response that follows a stressful experience”. For Higgins, Duxbury and Lyons (2008), coping is any response to external stressors that prevents or minimises emotional distress. The importance of coping strategies in easing work-family conflict cannot be overstated (Tracy, 2008). This may well be the reason why researchers have become interested in understanding various strategies employed by individuals and families in order to cope under stress and to balance work and non-work responsibilities (Gunton, 2012).

According to Higgins, Duxbury and Lyons (2008), coping behaviour/strategies perform the following functions: (a) decreases individual/family susceptibility by removing causes of stress, (b) strengthens and maintains the resources used to protect individual/family from damage, for example; family cohesiveness and adaption, (c) decrease or eliminate stressor events and their corresponding adversity, (d) manipulate individual/family environment by actively seeking to alter the societal circumstance, and (e) control impact of stress and its destabilising impacts on individual/family, if stress cannot be avoided. This further shows the importance of work-family coping strategies in employees' WFB. The two major theories for coping with work-family balance were developed by Lazarus and Folkman (1984) and Hall (1972). The main difference between the two theories, as identified by McVeigh (2003), is that Lazarus and Folkman's model proposes two coping foci (emotion-focused coping and problem-focused coping) and Hall's model clustered coping strategies into three: (a) structurally imposed demands (structural role

definition). This coping strategy allows for negotiation and communication between individuals to alter role responsibilities, which Kahn et al. (1964) referred to as a lasting solution for reducing work-family conflict; (b) personal role conception (personal role definition). Individuals do not alter their roles in this type of coping strategy. Rather, they adjust how they perceive others' expectations and attitudes towards their role; and (c) role behaviour, which places obligations on individuals to meet all of the demands placed on them. There are, however, concerns about required support and social isolation for working mothers, specifically in Sub-Saharan Africa, where there is less support to balance work and familial responsibilities (Wusu and Isiugo-Abanihe, 2006). An important coping strategy for working mothers, specifically, in Africa has, for a long time, been the extended family whereby relatives are called upon to assist with childcare and other household chores (Muasya, 2014). This is common among working mothers who have no financial strength to employ a house help or to enrol their children in private day care centres (Amao-Kehinde and Amao-Kehinde, 2010). Similarly, the British working mothers are also confronted with the problems of role conflict. However, coping strategies for the British women are not wholly the same as strategies employed by working mothers in Nigeria. The African factors (such as the family structure and orientation, economic and societal development) reflects in the types of strategies working mothers employ in the Sub-Saharan African countries (Muasya, 2014; Amao-Kehinde and Amao-Kehinde, 2010; Mokomane, 2012). WFB is increasingly acknowledged as strategic issues for Human Resource Management (HRM) and recognised as a market driven approach to attracting and retaining highly skilled employees (Cappelli, 2000). This study, therefore, aims to expound the different types of coping strategies in use among the British and the Nigerian women, and to identify strategies that prove to be more effective and can be reproduced by working mothers in either of

the countries in order to provide working mothers and HRM strategic insights on how to reduce work-family conflict and move towards having a desired WFB.

Methodology

Data was collected from 72 mothers who work in four high street banks in London (UK) and another four in Lagos (Nigeria) (36 women in each location). The banks offer both corporate investment and retail banking services. They had a disproportionate number of female employees working in various units of their banks. Because of the importance of London as the world's leading financial centre for international business and commerce and Lagos as the commercial hub of Africa, many bankers work outside of the standard working hours of 9-5. Employees who work in London banks enjoy an array of work-family benefits that are unknown to their counterparts in Lagos. While there are differences in terms of coping strategies employed by working mothers in the two countries, the qualitative analysis of this article shows very few similarities in terms of the coping strategies that are used by each of the two study groups.

Each interview lasted between 40-60 minutes. All participants who agreed to partake in the field work were screened in terms of the eligibility criteria – each participant was required to be a female banker who has childcare responsibilities. Participants were asked questions about the various work-family coping strategies that were available to them. Their personal and organisational details were written in pseudonyms in order to preserve their anonymity (as requested). Consent forms were presented to the participants at the start of each interview that stated the purpose of the study. All of the participants were, however, informed of their right to participate or decline at any stage of the interview process. All of the interviews were conducted in the English language and tape-recorded with the permission of all interviewees while strict

interviewing protocols were observed. In this case, due care was taken to ensure that extensive notes were taken, and quotations captured verbatim.

After transcription, the researchers meticulously reverted to the beginning of the recording and followed through every word to ensure that the transcribed version of the interviews exactly matched the recorded version. After a narrative summary for the interviews had been drafted, open coding (the identification of key points and objectives that seemed to be significant to the data) was applied (Boeije, 2005). The researchers then grouped the first set of codes into categories according to their common codes. The researchers did not impose coding categories a priori; rather, the researchers remained open to potentially surprising insights by allowing the categories to emerge from the data in order to avoid missing any important themes. The main categories were further fine-tuned by frequent comparisons until a representative overview was achieved. Due to the exploratory nature of this study, data-driven thematic analysis was employed. The application of thematic analysis was based on the guide given by Braun and Clarke (2006) and the steps in data analysis were based on Corbin and Strauss's (2008) recommendations. Emergent themes from the data became the categories for analysis (pre-arranged enigmas were verified twice in order to ensure reliability) and investigator triangulation (Polit and Beck, 2004) was applied.

Table 1 Participants' Profile

Name of Banks in Lagos	No. of the Nigerian Participants	Average No. of children	Average Years in Employment	Marital Status		Age Bracket		
				Married	Unmarried	20-30	31- 40	41- 50
Social Bank	10	3	6	7	3	2	5	3
Head Bank	8	3	5	6	2	1	5	2
Solid Bank	12	3	6	8	4	3	6	3
Time Bank	6	2	5	4	2	1	4	1
Total	36	-	-	25	11	7	20	9
Name of	No. of the	Average	Average	Marital Status		Age Bracket		

Banks in London	British Participants	No. of children	Years in Employment	Married	Unmarried	20-30	31- 40	41- 50
Life Bank	9	2	7	4	5	3	4	2
Hess Bank	7	2	6	3	4	2	4	1
State Bank	11	2	8	4	7	4	5	2
Big Bank	9	2	7	4	5	3	4	2
Total	36	-	-	15	21	12	17	7

All of the participants are female with the number of years in service ranging between 3 and 15 years. All participants were aged between 25 and 50 years. Each participant from both countries had at least one child.

Findings

Working Mothers and WFB

Regarding the issue of WFB, the responses from working mothers both in Nigeria and the UK are similar. The majority (82%) of the respondents shared their experiences with regards to how the pressure of work-related demands and expectations of familial duties (specifically parenting) make it difficult to achieve satisfactory WFB. A respondent in London said:

Yes it is difficult...combining work demands and familial responsibilities is a huge task that...despite the various strategies available to achieve WFB, I am still not 100% happy and satisfied because there are lots of things I would have love to do for my children but which I am unable to do...for example, I spend less time with them from Monday-Friday because my work keeps me away (Respondent J, Quid Bank).

Another respondent in Nigeria said:

Two hard works – one at home the other at work. As a mother, a wife and a professional banker, achieving WFB is difficult. Yes, coping mechanisms help but I cannot say that I have a satisfactory WFB...the societal expectations and duties placed on a typical Nigerian woman in terms of looking after the children, caring for the husband and relations (as the case may be) further make achieving WFB difficult...that's the truth (Respondent X, Fox Bank).

Another Respondent said:

My work takes too much of my time and prevents me from attending to important familial duties. For example, my house help (sometimes my sister) have been representing me in my daughter's school's parent-teacher meeting...I always feel guilty and bad as a mother...do I have a WFB? I will say I do not have a desired WFB (Respondent I, Med Bank).

The above statements represent an overwhelming majority (96%) of the respondents view regarding WFB. Responses suggest that despite the various coping strategies available, achieving a satisfactory WFB remains difficult. It is even more difficult for the Nigerian working mothers because of the societal expectations and duties placed on women.

Coping Strategies for Working Mothers in London

Following detailed interviews with 36 working mothers in four high street banks in the city of London, we found that there were a number of coping strategies available to them (besides the statutory benefits (e.g. maternity leave) in order to help them manage their work and family demands. Most of these coping mechanisms have been put in place by the banks themselves and the government in recognition of the fact presented by Poelmans, O'Driscoll and Beham (2005) that employee performance, organisational commitment, and productivity are greatly enhanced when employees are able to maintain satisfactory balance in their work and familial responsibilities. The majority (89%) of the respondents acknowledged that they face challenges due to the demands of banking work combined with parenting and engaging in other domestic duties.

Table 2 Coping Strategies and Illustrative Extracts

Coping Strategies	London (UK)	Lagos (Nigeria)
Au pair	<i>There are, however, a couple of coping mechanisms out there, but I prefer an au pair... To me, it is the best way of coping with work and parenting responsibility provided you have the wherewithal.</i>	
Child minder	<i>I normally drop off my son with the</i>	<i>I usually have child minder and nanny to</i>

	<i>child-minder in the morning before I go to work... child-minder plays a crucial role in balancing my work and family demands, though it's got some financial implications.</i>	<i>look after my children. Even though the service is expensive, for me, it is the best method of coping with my work demands and familial duties.</i>
House help		<i>To cope with my work demands and familial obligations, I have a house help...it's a common trend among working mothers in Nigeria and, for me, it is the best way of keeping my family and work demands balanced.</i>
Extended maternity leave	<i>...I could take an extended maternity leave (in fact I was granted a six month extended leave during my last maternity leave)...</i>	
Relational help (either one the spouse's parent or other relations		<i>...Two of my husband's cousins, and my mother-in-law living with us. All of the house chores and the everyday parenting of my children are shared between them all and it makes work-family life easy for me.</i>
Work-family policies	<i>...The strategies include: emergency childcare incentives, backup adult and elderly care, school holiday cover, webinars for parents and carers, on-site WFB expert counselling, nanny share, childcare search, and adult and eldercare search. All of these programmes were aimed at providing employees with better options on how to manage their work and family demands.</i>	
After school club	<i>The after school club is good for me...it stretches my sons hours in the school till 5:30 pm...and I can collect him by myself.</i>	
Statutory maternity leave	<i>The bank provides standard statutory maternity leave...</i>	<i>The bank provides standard statutory maternity leave...</i>
Neighbours' care		<i>I normally leave my daughter with my neighbour, she cares for her and does school runs on my behalf. Although, I pay her to do this.</i>

Researchers' Findings 2015

They overwhelmingly shared their experiences of the work-family conflict and the various coping methods that are available to them in order to reconcile the demands of their professional and family lives. A respondent said:

My work and family demands are so enormous, sometimes very hard to bear; but thanks to different programmes my employer introduced, particularly to help working mothers manage their work demands and familial responsibilities. One of the programmes

allows me to switch from full-time to part-time for as long as I have a child whose age does not exceed five, we have a registered childcare centre that is a stone's throw from my work place, I could take an extended maternity leave (in fact I was granted a six month extended leave during my last maternity leave), an emergency childcare leave, and family medical leave. I could also apply for reduced working hours that could stretch up to a year after my maternity leave and sometimes work from home for few days (Respondent A, Sea Bank, London, UK).

Another respondent (a single mother of two) related her experience in terms of using au pair as a coping strategy in order to achieve a balance between her work-related demands and familial responsibilities. Similarly, 68% of the respondents consented to using au pair or to have used at one point.

It is difficult to combine work with family demand, and this is a very big issue for most working mothers. There are, however, a couple of coping mechanisms out there, but I prefer an au pair...What is au pair? (Cuts in the interviewer) Hmmm...au pairs are people (normally aged between 18-27) who come to Britain from other EU countries to learn English and the British culture. They are not domestic staff, cleaners, or nannies and, of course, they are not slaves. They live with you as part of the family, join the family for meals, and have their private bedroom in exchange for providing childcare needs and doing light house-work. They generally work Monday to Friday and have the weekend off. I pay my au pair £90 a week...most people don't use them because you have to feed them and provide them with accommodation, but I have been using an au Pair for 5 years now and it has made my work and family life easy (Respondent B, Look Bank).

Another respondent said:

I came to the UK as an au pair myself. To me, it is the best way of coping with work demands and parenting responsibility provided you have the wherewithal (Respondent C, Super Bank).

A Human Resource (HR) Director, who is also a married mother of three, gave a full scale of coping strategies that are available in her workplace:

In an effort to help working mothers balance their work and family lives... and because of our past experience with women finding it very difficult to combine work with parenting and other familial responsibilities, the Bank came up with a long list of work-family programmes entitled: "Everything you need to make work and family really work-all in one place". The strategies include: emergency childcare incentives, backup adult and elderly care, school holiday cover, webinars for parents and carers, on-site

WFB expert counselling, nanny share, childcare search, and adult and eldercare search. All of these programmes were aimed at providing employees with better options on how to manage their work and family demands (Respondent D, Ox Bank).

Although these programmes (at Ox bank) are aimed at helping the general workforce to balance their work and family demands, the HR Director said that 83% of the total feedback came specifically from working mothers and they expressed satisfaction about the programmes. In fact, one of the members of staff at Ox Bank said:

It could not be better, I think. The programmes are excellent, they enormously reduce my burdens and work-family hassles...they make working and parenting a lot easier and better (Respondent X, Ox Bank).

This view represents the majority of the respondents' views (91%) about the effectiveness and advantages of the various coping strategies available to them and how they have helped them function well as professionals and as mothers. Respondents consented that various coping measures at their disposal eliminate the distress of work-family demands. Furthermore, respondents (58%) acquiesced to using childminder and after school club facility as coping strategies. A single mother of one underscored the importance of having a childminder and an after school club facility:

I normally drop off my son with the child-minder in the morning before I go to work. The minder will drop him off at school and also takes my child to an after school club for kids. The child-minder plays a crucial role in balancing my work and family demands, though it's got some financial implications (Respondent F, Tool Bank).

Another respondent said:

The after school club is good for me...it stretches my sons hours in the school till 5:30 pm...and I can collect him by myself (Respondent H, Born Bank)

Another respondent said:

I drop off my child in the nursery in the morning, and his dad picks him up in the afternoon. My working hours are flexible and I also work from home two days in a week. Although nursery care is expensive, for me, it helps me cope with work and parenting duties (Respondent G, Safe Bank) All these statements represent the views and experiences of the respondents.

Cumulatively, the various coping strategies that are available to UK working mothers as deduced from the interviews include: part-time employment, registered childcare centres provided by employers, extended maternity leave, emergency childcare leave, and family medical leave. There is also the opportunity to benefit from reduced working hours and to work from home. Other benefits include: nursery, emergency childcare, backup adult and elderly-care, school holiday cover, webinars for parents and carers, on-site WFB expert advice, nanny share, child-minders, after school clubs, the use of au pairs, and, of course, the standard statutory maternity leave. All of the aforementioned strategies [are found in use among working mothers in the UK in order to help them cope with their professional duties and family demands.](#)

Coping Strategies for Working Mothers in Lagos

The same interview questions produced a very different set of responses in terms of the coping strategies that are available to working mothers from Lagos (Nigeria). The coping strategies that are available to working mothers in Lagos are very few. [The majority \(89%\) of the respondents](#) partly attribute this to the cultural perception in Africa (specifically Nigeria) that the female gender is required to manage most family/domestic responsibilities. There are fewer coping methods noted among working Nigerian mothers. A typical response is:

Working in the city of Lagos is very challenging in terms of the poor road networks. Resuming work at 9 in morning means I have to leave my house as early as 5 am to beat the traffic and the earliest I always come back home is 8 pm, sometimes 9pm...this coupled with the traditional female role expectations that the Nigerian society places on married women makes life very difficult for me and most working mothers...however, I have been able to cope because my mother lives with me; she helps with childcare and I have a house help who I pay to do all of the domestic chores (Respondent V, People's Bank).

Another female banker explained how extended family members have proven to be a good coping strategy to manage her work demands and familial obligations:

Parenting four children with full-time work is difficult. In fact, things were getting worse because I could not meet up with my duties as a mother, wife, and a career woman. This was affecting my performance at work. I had to employ two house-helps, and I brought two distant cousins from my village to live with me, and a driver. I pay the house-helps, the driver, and sponsor my cousins in vocational training which is a massive help to them and their future (Respondent Q, Western Bank).

A mother of four (who is also a bank manager) gave comprehensive details of the several coping strategies that are employed by working mothers, especially in her place of work:

To cope with my work demands and familial obligations, I have a house help, two of my husband's cousins, and my mother-in-law living with us. All of the house chores and the everyday parenting of my children are shared between them all...I would not say I achieve a desired WFB but it makes work-family life a bit easy for me. (Respondent T, Met Bank).

Another respondent commented:

The bank provides standard statutory maternity leave. Some banks, like where I work and a few others where my friends work, will let you close 3 hours earlier for 6 months after your maternity leave, and thereafter, every other measure you can use to balance your job and family life demands is entirely up to you. The traditional culture places a heavy load of social and domestic duties on Nigerian women which is expected to take priority (Respondent U, Any Bank).

Few respondents (24%) consented to using child minders and nannies. Strategies which they described as preserve for the elite and middle class workers because of the financial implications involved.

I usually have child minder and nanny to look after my children. Even though the service is expensive, for me, it is the best method of coping with my work demands and familial duties (Respondent W, Cool Bank).

All of the above statements reveal the various coping strategies that are employed by Nigerian working mothers. Interestingly, 12% of the respondents consented to using their neighbours as a coping strategy. A respondent said:

I normally leave my daughter with my neighbour, she cares for her and does school runs on my behalf. Although, I pay her to do this. It is expensive but that is the reality of being a Nigerian mother...as for what are the coping strategies provided by my employer? Nothing except the normal maternity leave (Respondent V, Good Bank).

In summary, the various coping strategies that are employed by working mothers in Lagos are what Rotondo et al. (2003) described as ‘help-seeking’ coping methods. A ‘help-seeking’ coping method is a situation in which actions are mobilised through relevant others (relatives, friends or neighbours). The next section provides a comparative analysis of these coping strategies in order to identify the differences and similarities between them.

The Similarities and Differences between the Coping Strategies

It is evident that working mothers rely on diverse personal coping mechanisms to manage their professional duties and family demands. Parental and domestic responsibilities (within the two contexts) are squarely conferred on women regardless of their marital and/or employment status. There is, however, some understanding (in terms of sharing domestic responsibilities) among British families. This is probably due to the egalitarian nature of British society. This situation is not the same among Nigerian families; women are expected to shoulder the totality of the domestic responsibilities, regardless of their work demands. This article found that statutory maternity leave and leaving children with nannies/childminders are similarities in the strategies that are employed by working mothers in London and Lagos. Furthermore, the data showed a slight similarity in domestic helpers (used in Nigeria) and au pairs (used in Britain). Domestic helpers live with their employers and must undertake childcare responsibilities and other related household chores. Au pairs, on the other hand, live with their employers, undertake childcare responsibilities (for an appointed time, usually Monday-Friday) but do not have to undertake household chores. In the instances in which they are so required, they are usually required to

perform very light domestic chores. The difference between the two, therefore, is that au pairs are treated with civility and are considered as part of the family for whom they work, they only do light housework, and they are entitled to days off; while house-helpers in Nigeria do not have days off and are not restricted to doing light housework. According to the anecdotal findings, most house-helpers in Nigeria are treated with contempt and as “extreme labourers”. This claim is also supported by Amao-Kehinde and Amao-Kehinde (2010). Clearly, there are more differences than similarities between the coping strategies of British and Nigerian working mothers. Furthermore, the traditional culture and family settings are different in the two contexts. For example, using grandmothers and other relations as support for WFB is less common in British culture than in Nigerian culture. However, using such strategies is a part of life in Nigeria, especially, in Sub-Saharan Africa (Aryee, 2005). A respondent who used to work in Nigeria before relocating with her family to London said:

There are many differences in the way we manage work-family demands in Nigeria and UK. When I was in Nigeria, I had two house-helpers, a maternal cousin, and my mother living with me. The house-helpers and my cousin assisted with the domestic chores while my mother helped in parenting my children because I was always absent from home. The scenario is different here in the UK, no house help, the idea of cousins living with you does not exist, and no grandmother to live with you except when they voluntarily visit...the cultures are very different (Respondent J, Super Bank).

It is important to note the cost implications involved in employing house-helpers; however, an overwhelming majority of working mothers in Lagos believe that the cost is affordable and that it is the best way to manage their jobs and family demands. A Nigerian woman commented:

I have worked in the banking industry for ten years now and I also have friends who work in other banks. I do not know of any of them who have infants or school-age children and do not have at least one house help...it's a common trend among working mothers in Nigeria and, for me, it is the best way of keeping my family and work demands balanced (Respondent K, Pears Bank).

The collectivist culture of Nigeria and the individualist culture of the UK are important in terms of the adoption and the use of different coping strategies that are used by working mothers. Coping strategies such as “employing” grandmothers to look after children, employing house-helpers, and bringing in less privileged relatives from villages do not align with the British tradition. This is something that is common in Nigerian culture. This is also implicit in the way in which the two nations separate self, work, and family. Another difference that is worth mentioning in terms of the coping strategies that are employed by Nigerian and British women is the use of part-time work. British working mothers are allowed to switch from working full-time to part-time in order to balance their professional and family demands. On the other hand, part-time employment or switching from full-time to part-time is uncommon in Nigeria (specifically in the banking sector). The following statements typify respondents’ views and experiences:

After the birth of my third child and the unfortunate loss of my husband, I had to switch from full-time to part-time and I was on part-time for about 3 years before I later went back on full-time...and the switch really helped me cope with my work demands and the challenges of parenting (Respondent N, Let Bank, London).

On the contrary, one of the Nigerian respondents said:

If I were presented with a choice, I would have switched to part-time in order to function very well at work and home...however, the part-time option is not available to us (Respondent M, Lagoon City Bank).

The above comments show the various coping strategies that are employed by working mothers in the banking sectors of Lagos and London. The strategies are clearly different between the two countries and working mothers have choice in terms of which strategies to employ and maintain. The decision about the choice of coping strategy to use could change as their circumstances change.

Implications

The findings of this study demonstrate that there are huge differences between the coping strategies used by working mothers in London and Lagos. Coping strategies for working mothers are often regarded as emancipatory mechanisms through which employees (especially working mothers) are able to successfully combine work demands and familial responsibilities. This article shows that Nigerian working mothers have few options in terms of what coping measures their employers provide for them, unlike their London counterparts who have a myriad of options from which to choose. It has been argued that coping strategies mediate the relationship between work demands and familial responsibilities (Voydanoff, 2002; Frone, Yardley and Markel, 1997). In light of this, financial organisations such as banks need to be more aware of the potential gains of providing working mothers with various coping strategies and to also make a concerted effort towards reviewing their professional culture of long working hours to accommodate employee flexibility (work-life balance). This will make it easier for working mothers to combine their work and family lives. Furthermore, financial organisations risk a high rate of employee turnover and an unhappy workforce if working mothers are not provided with adequate support in terms of coping mechanisms to enable them to successfully combine work demands and familial responsibilities. [Therefore, the findings and discussion of the coping strategies can be of importance to the bank policies toward working mothers in both countries.](#)

Discussion and Conclusion

This article highlighted the various coping strategies that are employed by working mothers in Lagos (Nigeria) and London (UK). [The study reveals that achieving WLB is extremely difficult for working mothers irrespective of their geographical location. But the extent differs depending](#)

on the social and HR interventions. Working mothers use various measures to cope with and make up for their long absence from home because of work. Furthermore, the patriarchal and collectivist nature of Nigerian society subjects women to be wholly responsible for the management of their homes regardless of their employment status. In essence, working mothers are expected to meet their work demands but are not exempt from performing their full domestic duties. If they default on these duties, they may face internal crises and social sanctions (Adisa, Mordi and Mordi, 2014). As mentioned, the patriarchal system prevalent in Nigeria perceives women's employment as secondary to their domestic duties, and self-sacrifice for the family. Hence, Nigerian women look after all domestic affairs in addition to their work roles with very little or no support from their husbands/partners. This resonates with the surveys carried out by Rajahyaksha and Smita (2004) and Valk and Srinivan (2011), where they contended that the majority of husbands stick to their traditional role as financial providers and do not extend domestic help to their wives. In view of all of these issues and in order to function well on both fronts, Nigerian working mothers often use some coping strategies to achieve WFB. One of these methods, probably the most common, is the hiring of house-helpers or housemaids. The majority of working mothers in Nigeria employ house-helpers to assist them with domestic chores such as laundry, cleaning, cooking, gardening, and running errands. The financial implications of hiring a house-help make it a preserve of working or middle-class families (Aryee, 2005). Another work-family coping strategy that is found among Nigerian working mothers is the use of relatives and elderly parents (grandparents) to assist with parenting and domestic chores. These two methods constitute massive sources of support for working mothers in Nigeria. Less privileged cousins and/or other relations from villages are usually brought to live in the city and help with domestic duties for which they receive educational training in return. It must, however,

be noted that the issue of grandparents coming to help their daughters or daughters-in-laws has been an age-old culture among Nigerians most especially when a child has just been born into the family (Amao-Kehinde and Amao-Kehinde, 2010). Furthermore, there is no social care system in Nigeria that caters for the elderly. Most elderly people live with their children and help to look after their grandchildren when their parents are away at work. Other coping strategies that [are](#) employed by Nigerian working mothers include the use of nannies and neighbours. This is not unusual for Nigerian working mothers and it can be attributed to the collectivist nature of the Nigerian society.

The coping strategies that are used by British working mothers are, however, different due to factors based on cultural inclinations and level of development. There is a myriad of coping mechanisms that are available for British working mothers from which an individual can subscribe. The British government and employers recognise the importance of WFB and offer their employees different work-family programmes that allow them to cope with their work demands and family responsibilities. [Such family friendly initiatives are not common among employers in Nigeria and there are no government initiatives to support working mothers either.](#) The different coping strategies that are in use among British mothers include involvement in part-time employment, using registered childcare centres that are provided by employers, extended maternity leave, emergency childcare leave, and family medical leave. There is also the possibility of flexible working, reduced working hours or working from home. Other coping strategies include emergency childcare, backup adult and elderly care, school holiday cover, webinars for parents and carers, nanny share, childcare searches, adult and elderly-care searches, child-minders, use of au pairs, and, of course, the standard statutory maternity leave. The use of children's nurseries as a coping strategy received praise from the British participants as one of

the most effective ways of managing work and family demands but they also complained about the high financial implications of this system. This has been confirmed by the Day Care Trust (2012), who found that the UK government's cuts in financial support for childcare costs is making many UK families worry.

An interesting finding of this article, however, is that there are some similarities between the au pair in the UK and the house-help in Nigeria. This article thus notes that the employment house-helpers in Nigeria amounts almost to a modern social support system that could be found in advanced economies. However, the conditions of service of house-helpers in Nigeria are abysmal compared to the corporate treatment enjoyed by au pairs in the UK. Furthermore, au pair services in the UK may not be affordable for many because of the mandatory requirement to provide a high standard of accommodation and decent meals. This is because not many people have the space and luxury for housing an au pair. However, it is a coping strategy that has received praise from a few participants that subscribed to this method in the UK. One of the most disheartening findings of this study is that working mothers are not allowed to switch to part-time work in Nigerian banks, a choice that is by law open and available to British working mothers. This situation further makes work-family life very difficult for working mothers in Nigeria. The finding resonates with the general assumption that Nigerian banks are not supportive of WFB as they prioritise targets, profits, and achievements over employee welfare (Amao-Kehinde and Amao-Kehinde, 2010).

It is, therefore, essential that Nigerian organisations/employers give WFB serious and genuine attention in order to ameliorate the sufferings of Nigerian working mothers. In addition, Nigerian society has a lot to learn from the British system of work-family coping strategies. In the UK, there is legislation in place for WFB practices. There is also an extensive list of coping strategies

of which working mothers can take advantage to effectively manage their work and family demands. In addition, Nigerian banks and the Nigerian government need to understand the very difficult need to combine work with family relationships in corporate institutions. This knowledge can then guide the formulation of a variety of WFB initiatives for Nigerian women who occupy the inescapable role of carer of home and children. In fact, Nigerian banks, as a matter of urgency, should start implementing comprehensive WFB policies and models in order to be able to employ and retain the best recruits in the industry. This can transform Nigerian banks into world competitors like their western counterparts. In conclusion, the ideas that have been presented in this article are worth investigating further in context of a larger sample size for the purposes of generalisability. It is, therefore, hoped that these ideas will stimulate further analysis. Although our study is unique in the way it compares coping strategies of working mothers from a developing and developed country, our study is limited in terms of the scope. First the number of banks used is few, and the choice of only the banking profession is a limitation as we cannot generalise the findings across professions. Future studies should also explore other professional groups as there could be profession-specific coping strategies. In addition, even though we choose the most vibrant cities in both the UK and Nigeria, coping strategies in less vibrant cities may also have similarities or differences between regions within the same country as well as across countries. Future studies should explore these. Future studies could build on the findings of this study to conduct a large scale quantitative study across countries as the findings could help employing organisations, trade unions and policymakers address the welfare of workers and families, particularly to ensure that women in employment could achieve desired WLB in both developing and developed economies.

References

- Adisa, T. A., Mordi, C. and Mordi, T. (2014), "The challenges and realities of work-family balance among Nigerian female doctors and nurses", *Economic Insight-Trends and Challenges*, Vol. 3, No. 3, pp. 23-37.
- Amao-Kekinde, A. and Amao-Kehinde, A. (2010), "Coping mechanisms of Nigerian women balancing motherhood and managerial roles. Forum on Public Policy", *A Journal of the Oxford Round Table*, Vol. 2, pp. 1-17.
- Aryee, S. (2005), *The Work-Family Interface in sub-Saharan Africa: A Theoretical Analysis*, In *Work and Family: An International Research Perspective*, Poelmans, S. (Eds) Lawrence Erlbaum, London, 261-286.
- Aryee, S., Luk, V., Leung, A. and Lo, S. (1999), "Role stressors inter-role conflict, and well-being: the moderating influence of spousal support and coping behaviours among employed parents in Hong Kong" *Journal of Vocational Behaviour*, Vol. 54, No. 2, pp. 259-278.
- Boje, T. P. and Ejrnaes, A. (2012), Policy and practice: The relationship between family policy regime and women's labour market participation in Europe. *International Journal of Sociology and Social Policy*, Vol. 32 No. 9/10, pp. 589-605.
- Braun, V. and Clarke, V. (2006), "Using thematic analysis in psychology", *Qualitative Research in Psychology*, Vol. 3, no. 2, pp. 77-101.
- Butler, A. B. and Skattebo, A. (2004), "What is acceptable for women may not be for men: The effect of family conflicts with work on job-performance ratings", *Journal of Occupational and Organisational Psychology*, Vol. 77, No. 4, pp. 553-564.
- Cappelli, P. (2000), A market-driven approach to retaining talent. *Harvard Business Review*, Vol. 78, No.1, pp. 103-111.
- Clark, S. C. (2000), "Work/family border theory: A new theory of work/family balance", *Human Relations*, Vol. 53, No. 6, pp. 747-770.
- Corbin, J. and Strauss, A. (2008), *Basics of qualitative research: Techniques and procedures for developing grounded theory*. Thousand Oaks, CA: Sage.
- Day Care Trust (2012), *Childcare Cost Survey*. Report to the Daycare Trust, London.
- Ekwe, S. N. (1996), Women's role in agricultural production in Nigeria. In O. Yomi (Ed), *Women, development and the Nigerian environment* (pp. 148-155). Ibadan: Vantage Publishers.
- Emslie C., Hunt K. and Macintyre, S. (2004), "Gender, work-home conflict and minor morbidity amongst white-collar bank employees in the UK", *International Journal of Behavioural Medicine*, Vol. 11, No. 3, pp. 127-134.
- Epie, C. and Ituma, A. (2014), Working hours and work-family conflict in the international context of Nigeria. In Z. Mokomane (Ed.), *Work-Family Interface in Sub-Saharan Africa, International Perspectives on Social Policy, Administration, and Practice*, Springer International Publishing Switzerland, 57-74.

Folkman, S. and Moskowitz, J. T. (2004), "Coping: Pitfalls and promise", *Annual Review of Psychology*, Vol. 55, pp. 745–774.

Frone, M. R., Yardley, J. K. and Markel, K. S. (1997), "Developing and testing an integrative model of the work-family interface" *Journal of Vocational Behaviour*, Vol. 50, No. 2, pp. 145-167.

Greenhaus, H. J., Tammy, D. A. and Spector, P. E. (2006), "Health consequences of work-family: the dark side of the work-family interface", *Research in Occupational Stress and Well-Being*, Vol. 5, pp. 61-98.

Greenhaus, J. H., Collins, K. M. and Shaw, J. D. (2003), "The relation between work-family balance and quality of life", *Journal of Vocational Behaviour*, Vol. 63, No. 3, pp. 510-531.

Guendouzi, J. (2006), "The guilt thing: balancing domestic and professional roles", *Journal of Marriage and Family*, Vol. 68, No. 4, pp. 901-910.

Grzywacz, J. G. and Carlson, D. S. (2007), "Conceptualising work-family balance: implications for practice and research", *Advances in Developing Human Resources*, Vol. 9, No. 4, pp. 455-471.

Grzywacz, J. G. and Marks, N. F. (2000), "Reconceptualising the work-family interface: an ecological perspective on the correlates of positive and negative spillover between work and family", *Journal of Occupational Health Psychology*, Vol. 5, No. 1, pp. 111-126.

Gunton, A. (2012), "Professional women balancing work and motherhood: A study of the coping strategies used in balancing this dual-role". A thesis submitted in fulfilment of the requirement of master of social sciences at Rhode University.

Hall, D. (1972), "A Model of Coping with Role Conflict: The Role Behaviour of College Educated Women", *Administrative Science Quarterly*, Vol.17, No. 4, pp. 471-486.

Halpern, D. F. (2005), "Psychology at the intersection of work and family: recommendations for employers, working families, and policy makers", *American Psychology*, Vol. 60, No. 5, pp. 397-400.

Herbst, L., Coetzee, S., and Visser, D. (2007), Personality, sense of coherence and the coping of working mothers. *SA Journal of Industrial Psychology*, Vol. 33, No. 3, pp. 57-67.

Higgins, C. A., Duxbury, L. E. and Lyons, S. T. (2010), "Coping with overload and stress: men and women in dual-earner families", *Journal of Marriage and Family*, Vol. 72, No. 4, pp. 847-859.

Higgins, C., Duxbury, L. and Lyons, S. (2008), *Reducing work- life conflict: What works? what doesn't?*. Available at http://www.hc-sc.gc.ca/ewhsemt/alt_formats/hecs-sesc/pdf/pubs/occup-travail/balancing-equilibre/report-resumeeng.pdf

Inman, P. (2015), One third of British working mothers are main breadwinners. Available at <http://www.theguardian.com/lifeandstyle/2015/oct/20/working-mothers-britain-breadwinner-statistics-income>.

IPPR (2013), Huge rise in number of women who are family breadwinners. Available at: <http://www.ippr.org/news-and-media/coverage/huge-rise-in-number-of-women-who-are-family-breadwinners>.

Jansen, N. W., Kant, I. J., Van Amelsvoort, L. G., Kristensen, T. S., Swaen, G. M. and Nijhuis, F. J. (2006), "Work-family conflict as a risk factor for sickness absence", *Occupational Environmental Medicine*, Vol. 63, No. 7, pp. 488-494.

Jenson, J., Hagen, E. and Reddy, C. (1988), *Feminisation of the Labour Force: Paradoxes and Promises*. Cambridge: Polity.

Kahn, R. L., Wolfe, D. M., Quinn, R. P., Snoek, J. D. and Rosenthal, R. A. (1964), *Organizational stress: Studies in role conflict and ambiguity*. New York: Wiley.

Kreiner, G. E., Hollensbe, E. C. Sheep, M. L. (2009), Balancing borders and bridges: negotiating the work-home interface via boundary work tactics. *Academy of Management*, 52, 4, 704-730.

Kossek, E. E. and Ozeki, C. (1999), "Bridging the work-family policy and productivity gap: A literature review", *Community Work and Family*, Vol. 2, No. 1, pp. 139-149.

Lapierre, L. M., Spector, P. E., Allen, T. D., Poelmans, S., Cooper, C. L., O'Driscoll, M. P., Sanchez, J. I., Brough, P. and Kinnunen, U. (2008), "Family-supportive organisation perceptions, multiple dimensions of work-family conflict, and employee satisfaction: a test of model across five samples", *Journal of Vocational Behaviour*, Vol. 73, No. 1, pp. 92-106.

Lazarus, R. S. and Folkman, S. (1984), *Stress, Appraisal, and Coping*, Springer, New York, NY.

MacDermid, S. M. (2005), (Re)Considering conflict between work and family. In E. E. Kossek and J. Lambert (Eds.), *Work and life integration: Organisational, cultural, and individual perspectives* (pp. 19-40). Mahwah, NJ: Erlbaum.

Mokomane, Z. (2012), Social protection as a mechanism for family protection in sub-Saharan Africa. *International Journal of Social Welfare*, Vol. 22, No. 3, pp. 235-331.

McVeigh, W. (2003), *Employed mothers: Understanding role balance, role overload and coping*. Available at <https://library.umaine.edu/theses/pdf/McVeighW2006.pdf>.

Muasya, G. (2014), The role of house helps in work-family balance of women employed in the formal sector in Kenya. In Z. Mokomane (Ed.), *Work-Family Interface in Sub-Saharan Africa, International Perspectives on Social Policy, Administration, and Practice*, Springer International Publishing Switzerland, 149-159.

Ng, C. W., Fosh, P. and Naylor, D. (2002), "Work-family conflict for employees in an East Asian airline: impact on career and relationship to gender", *Economic and Industrial Democracy*, Vol. 23, No. 1, pp. 67-105.

Noor, N. (2004), "Work-family conflict, work and family role salience and women's well-beings", *Journal of Social Psychology*, Vol. 144, No. 4, pp. 389-405.

Noor, N. (2002), "Work-family conflict, locus of control, and women's well-being: test of alternative pathways", *The Journal of Social Psychology*, Vol. 142, No. 5, pp. 645-662.

OECD (2008), OECD Employment Outlook 2008, OECD, Paris

Office for National Statistics (2014), Families in the Labour Market, 2014. Available at http://www.ons.gov.uk/ons/dcp171776_388440.pdf

Office for National Statistics (2013), Full report – Women in the labour market. Available at http://www.ons.gov.uk/ons/dcp171776_328352.pdf.

Okojie, C. E. E. (2000), Gender Mainstreaming, Report for the Jobs for Africa: Poverty-Reducing Employment Strategies for Sub-Saharan Africa, Nigeria, ILO-JFA-PRESSA.

Okonkwo, A. E. (2012), Strain-based family interference with work and feeling of reduced personal accomplishment among mothers in human service profession: A paper presented at the inaugural meeting of the work and family researchers network, New York, USA. June 12-16.

Osoian, C., Lazar, L. and Ratiu, P. (2011), The benefits of implementing and supporting work-life balance policies in organisations. Investing in people! Project co-financed by the European Social Fund, Sectoral Operational Programme Human Resources Development 2007-2013, Babes-Bolyai University, Cluj-Napoca, Romania.

Parasuraman, S. and Greenhaus, J. H. (2002), "Towards reducing some critical gaps in work-family research", *Human Resource Management Review*, Vol. 12, No. 3, pp. 299-312.

Poelmans, S. A. Y., O'Driscoll, M. and Beham, B. (2005), A review of international research in the field of work and family. In S. A. Y. Poelmans (Ed.), *Work and family: An international research perspective*, 3-46. Mahwah, NJ: Erlbaum.

Rajadhyaksha, U. and Smita, S. (2004), "Tracing a timeline for work and family research in India", *Economic and Political Weekly*, pp. 1674-1680.

Rotondo, D., Carlson, D. and Kincaid, J. (2003), "Coping with multiple dimensions of work-family conflict", *Personnel Review*, Vol. 32, No. 3, pp. 275-296.

Taylor-Gooby, P. (2004), *New Risks, New Welfare: The Transformation of the European Welfare State*, Oxford University Press, Oxford.

Tracy, S. J. (2008), Care as a common good. *Women Studies in Communication*, Vol. 31, No. 2, pp. 166-174.

Valk, R. and Srinivasan, V. (2011), "Work-family balance of Indian women software professionals: A qualitative study", *IIMB Management Review*, Vol. 23, pp. 39-50.

Voydanoff, P. (2005), "Toward a conceptualization of perceived work-family fit and balance: A demands and resources approach", *Journal of Marriage and Family*, Vol. 67, No. 4, pp. 822-836.

Voydanoff, P. (2002), "Linkages between the Work-Family Interface and Work, Family and Individual Outcomes: An Integrated Model", *Journal of Family Issues*, Vol. 23, No. 1, pp. 128-164.

Welter, F. (2004), "The environment for female entrepreneurship in Germany", *Journal of Small Business and Enterprise Development*, Vol. 11, No. 2, pp. 212-21.

Wusu, O. and Isiugo-Abanihe, U. C. (2006), Interconnections among changing family structure, childrearing and fertility behaviour among the Ogu, Southwestern Nigeria: A qualitative study. *Demographic Research*, Vol. 14, No. 8, pp. 139-156.